

To whom this may concern,

I have applied for financial relief through a new program provided by Pennsylvania Homeowners Assistance Fund. The current status is under review and needing approval from my chapter 13 bankruptcy trustee Scott Waterman and Jason Ramos and/or Judge assigned to my case. I've reached out and send same paperwork to the trustees and had no success for 3 weeks receiving a reply from them. I'm hoping this matter can be resolved by the Judge reviewing my case and claim and providing a signature of approval.

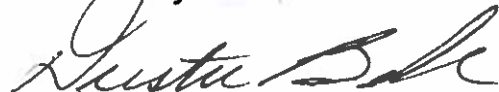
More information can be attained at www.pahaf.org or calling PAHAF at (888) 987-2423. My attorney for my case is Jason Rapa (610-377-7730).

PAHAF identification, bankruptcy case number, and PAHAF claim approval papers are included and can be mailed back to me at

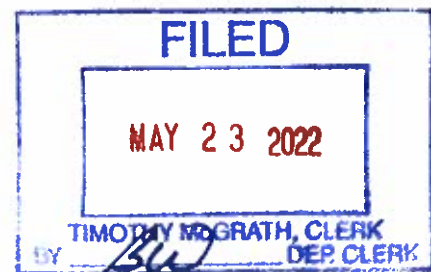
Dustin Bruch
5952 Limeport Pike
Coopersburg, PA 18036

I can also be reached at bruchdustin@gmail.com or by phone 484-767-6737. I appreciate your time and I must add this PAHAF program is at a first come first serve basis and I'm thankful to even have my claim under review and would appreciate assistance in a timely manner.

Thank you



Dustin Bruch





 Dashboard

Welcome, Dustin Bruch ▾

 Language ▾

Updated Successfully

✕

 Account

Personal Information

Payment Schedule

Billing Information

Trustee Information



Personal Information

Name

Dustin Bruch

Address

5952 Limeport Pike, Coopersburg,
PA, 18036

Phone number

4847676737

Email

bruchdustin@gmail.com

Edit Info



 Dashboard

Welcome, Dustin Bruch ▾

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 Account

Personal Information

Payment Schedule

Billing Information

Trustee Information



Trustee Information

Trustee Name
SCOTT WATERMAN

Title
US Chapter 13 Trustee

Address
2901 St. Lawrence Ave., Suite 100,
Reading, PA, 19606

Phone number
610-779-1313

Case Number
18-16427

www.pahaf.org
(888) 987-2423



PAHAF ID PAHAF-13478
Name Dustin Bruch
Address 5952 Limeport Pike
Address Coopersburg PA 18036

Date

Pennsylvania Homeowner Assistance Program Background

Section 3206 of the American Rescue Plan Act of 2021 authorized the Homeowner Assistance Fund (HAF). The Homeowner Assistance Fund provides \$9.9 billion to states to assist homeowners that have experienced the greatest hardships as a result of the COVID-19 pandemic. Applicable funding uses include delinquent mortgage payments to minimize foreclosures and reduce housing instability resulting from financial hardship induced by the COVID-19 pandemic. Pursuant to these guidelines, the HAF allocation for Pennsylvania is \$350,361,655.00.

On April 14, 2021, Treasury released "Homeowner Assistance Fund Guidance" (HAF Guidance) which outlined policy guidelines for states' HAF programs. This included a description of qualified expenses, eligibility criteria, and protocols for HAF Plan submission to the Treasury for approval. As discussed below, this HAF Guidance was updated on August 2, 2021.

Pennsylvania Housing Finance Agency (PHFA) will manage Pennsylvania's HAF program which will be known as the Pennsylvania Homeowner Assistance Program (PAHAF). The goal of the PAHAF is to deliver Homeowner Assistance Fund opportunities to eligible homeowners across Pennsylvania to stem housing instability and mortgage/loan delinquency.

Assistance Provided under PAHAF

Pennsylvania Housing Assistance Fund will establish three mortgage assistance options through the PAHAF:

- Mortgage Reinstatement Program
- Mortgage Reinstatement Program with Ongoing Payments
- Payment of Eligible Delinquent Real Estate Taxes, Insurance, and Fees such as reasonable legal fees incurred by servicers, homeowner association dues, condominium association fees, liens of extinguishment, or special assessments, and personal property taxes for unattached mobile homes.
- Payment for Delinquent Utility Bills.

The maximum per eligible homeowner household assistance for the PAHAF, including the PAHAF Pilot, will be capped at the lesser of 24 months of eligible housing expenses (e.g., condominium/homeowner association fees, cooperative fees) or \$30,000 per household.

PAHAF assistance is structured as a non-recourse grant, recoverable in the event of fraud or overpayment. Pennsylvania Housing Finance Agency or its agent will disburse PAHAF Assistance directly to the mortgage lender/servicer, contract for deed holder, county treasurer or local taxing authority, hazard insurance company, homeowners/condominium association, and/or other payee as applicable. Funding will not be provided directly to the applicant, except in rare circumstances where a dual-party

check issued in the applicant and payee's names and requiring applicant countersignature for deposit on debt account may be issued. Pennsylvania Housing Finance Agency or its agent will disburse the amount quoted by the entity. Any discrepancies must be resolved by the homeowner and lender/servicer or other payee.

Additional Information

You may obtain additional information about the program by visiting the Pennsylvania Homeowner Assistance Fund (PAHAF) website at <https://pahaf.org/> or by calling (888) 987-2423.

Request for Written Approval of Court or Trustee

To participate in the PAHAF, applicants who are currently in bankruptcy proceedings must obtain approval from the Bankruptcy Court or appointed Bankruptcy Trustee to participate in the program. While PAHAF understands that this is not typically a condition of bankruptcy proceedings, the PAHAF has been informed by mortgage loan servicers and other eligible payees of the program that such approval must accompany the program's payment on the applicant's behalf in order for the payee to accept and apply payment to the applicant's account(s). Please be aware that failure to return the required authorization from the Court or the Trustee will prohibit the debtor from receiving funds from the PAHAF program, if eligible.

Authorization to Participate

Court Name:

Docket/Case Number:

Proceeding Title:

- ☐ I am the Judge assigned to this matter.
- ☐ I am the Bankruptcy Trustee assigned to this matter.

The bankruptcy case involving _____ (Applicant Name) is a pending matter before the court. The Court has no objection to the aforementioned individual participating in the PAHAF where such funds will be distributed directly to the mortgage lender/servicer, contract for deed holder, county treasurer, local taxing authority, hazard insurance company, homeowners/condominium association, or other payee by the PAHAF and/or its authorized agents on behalf of the applicant. Such grant benefits are expressly for the purpose of paying delinquent amounts owed related to the property located at [INSERT PROPERTY ADDRESS]

Judge or Trustee Printed Name

Date

Signature

Phone Number

Address

Fax

Email Address